# Case 15-20770-JAD Doc 101 Filed 06/28/20 Entered 06/29/20 00:35:52 Description Entered 06/29/20 Entered 06/29/20 00:35:52 Description Entered 06/29/20 Entere

### IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DALE R. CRAWFORD

Debtor(s)

Ronda J. Winnecour Chapter 13 Trustee, Movant

vs.

No Respondents.

Case No.:15-20770 JAD

Chapter 13

Document No.:

#### CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

- 1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
- 2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
- 3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
- 4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

- 1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
- 2. Approve the Trustee's Report of Receipts and Disbursements,
- 3. Terminate wage attachments,
- 4. Revest property of the estate in the debtor(s), and
- 5. Enter a final decree and close this case.

June 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

### TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

- 1. The case was filed on 03/09/2015 and confirmed on 6/12/15. The case was subsequently Completed After Confirmation
  - 2. The Trustee made the following disbursements.

Creditor Type Creditor Name	Claim Amount Prin Paid	Int Paid Total Paid
TOTAL ADMINISTRATIVE FEES		21,055.28
Trustee Fee Court Ordered Automotive Insurance	10,555.28 0.00	
Attorney Fee	10,500.00	
Notice Fee	0.00	
Filing Fee	0.00	)
Administrative Fees		
TOTAL AMOUNT OF PLAN FUND		241,034.00
Total Receipts Less Refunds to Debtor	1,750.00	242,784.00

Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured				
FEDERAL HOME LOAN MORTGAGE CORF Acct: 1762	0.00	57,563.66	0.00	57,563.66
FEDERAL HOME LOAN MORTGAGE CORF Acct: 1762	52,929.46	52,929.46	0.00	52,929.46
INTERNAL REVENUE SERVICE* Acct: 4348	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE* Acct: 4348	7,935.87	7,935.87	423.41	8,359.28
HARLEY DAVIDSON CREDIT CORP* Acct: 5295	11,416.68	11,416.68	1,446.14	12,862.82
TD AUTO FINANCE Acct: 8414	733.85	733.85	88.79	822.64
7,650. 5111			_	132,537.86
Priority				
PAUL W MCELRATH JR ESQ Acct:	0.00	0.00	0.00	0.00
DALE R. CRAWFORD Acct:	0.00	0.00	0.00	0.00
DALE R. CRAWFORD Acct:	1,750.00	1,750.00	0.00	0.00
MCELRATH LEGAL HOLDINGS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	7,000.00	7,000.00	0.00	0.00
PAUL W MCELRATH JR ESQ Acct:	3,500.00	3,500.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	283.29	283.29	0.00	283.29
Acct: 4348 INTERNAL REVENUE SERVICE* Acct: 4348	29,035.40	29,035.40	0.00	29,035.40
AUU. 4340			_	29,318.69
Unsecured				
BANK OF NEW YORK MELLON - TRUSTEE Acct: 5967	86,070.50	39,108.29	0.00	39,108.29
AMERICAN INFOSOURCE LP	0.00	0.00	0.00	0.00

Filed 06/28/20

Case 15-20770-JAD	DOC 101 Filed 06/58/50	Entered 06/29/20	) 00:35:52 L	Jesc
	Imaged Certificate of Notice	Page 3 of 6		
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Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Tota
Linacourad	·	•	-	

13-20170 01D			1 agc	2 01 2
Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured				
Acct: 7134				
CAVALRY SPV I LLC - ASSIGNEE(*)	11,378.78	5,170.23	0.00	5,170.23
Acct: 9061				
DISCOVER BANK(*)	10,021.52	4,553.53	0.00	4,553.53
Acct: 9502	0.00	0.00	0.00	0.00
EQUIDATA++ Acct: ?	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	20,445.92	9,290.12	0.00	9,290.12
Acct: 4348	20,443.92	9,290.12	0.00	9,290.12
MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
Acct: ?	0.00	0.00	0.00	0.00
TRANSWORLD SYSTEMS INC	0.00	0.00	0.00	0.00
Acct: 6234				
TRU COPY PRINTING SERVICE++	0.00	0.00	0.00	0.00
Acct: ?				
UPMC PHYSICIAN SERVICES++	0.00	0.00	0.00	0.00
Acct: ?	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
Acct: 4348 CCS COLLECTION GROUP++	0.00	0.00	0.00	0.00
Acct: ?	0.00	0.00	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
Acct: ?	0.00	0.00	0.00	0.00
DISCOVER BANK(*)	0.00	0.00	0.00	0.00
Acct: 9502				
GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
Acct: ?				
MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
Acct: ?				
R AND L CARRIERS	0.00	0.00	0.00	0.00
Acct: ? JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
Acct:	0.00	0.00	0.00	0.00
Acci.				50 400 47

58,122.17

#### TOTAL PAID TO CREDITORS

219,978.72

TOTAL

CLAIMED 29,318.69 PRIORITY 73,015.86 SECURED 127,916.72

Date: 06/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

### Case 15-20770-JAD Doc 101 Filed 06/28/20 Entered 06/29/20 00:35:52 Desc

# ITAGEU CETTITICATE OF NOTICE PAGE 4 OF O ITHE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	
DALE R. CRAWFORD	
Debtor(s)	Case No.:15-20770 JAD
. ,	Chapter 13
Ronda J. Winnecour	Document No.:
Movant vs.	Document No
No Repondents.	
ORDER O	F COURT
AND NOW, thisday of	ebtor and Approval of Trustee's Report of the to the creditors and an opportunity to be
(1). This Court finds that the Chapter 13 plan, has been fully and finally completed.	as supplemented by any and all amendments
(2). The debtor(s) is/are entitled to and shall re Section 1328(a) of the Bankruptcy Code.	ceive a discharge in this case pursuant to
(3). To the extent not previously terminated, the is/are immediately terminated and the debtor(s) significantly employer(s).	• ,
(4). Property of the estate hereby revests in the and clear of any and all claims or interests except Order confirming the Plan. All restrictions of the chereby terminated.	as otherwise treated in the plan or in the
(5). Each and every creditor is bound by the prothe claim of such creditor is provided for in the Placebjected to, has accepted or rejected the plan. All for by the Plan are hereby found to be cured of any date for which the Trustee last made a distribution penalties may be assessed for time periods or payre	an, and whether or not such creditor has I mortgage and other secured debts provided y and all monetary defaults as of the payment n, and no additional interest, late fees or
(6). After all distribution checks have been negregistry, the Trustee shall file UST Form 13-FR-S: and Account (the "Final Report"). Upon submission discharged from her duties in this case and the ca	Chapter 13 Standing Trustee's Final Report on of the Final Report, the Trustee is
	BY THE COURT:
<del>,</del>	U.S. BANKRUPTCY JUDGE

### Case 15-20770-JAD Doc 101 Filed 06/28/20 Entered 06/29/20 00:35:52 Desc Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court Western District of Pennsylvania

In re:
Dale R. Crawford
Debtor

#### Case No. 15-20770-JAD Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: msch Page 1 of 2 Date Rcvd: Jun 26, 2020 Form ID: pdf900 Total Noticed: 37

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 28, 2020.
db
                   +Dale R. Crawford,
                                             158 Quarry Lane, California, PA 15419-1227
                   +NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
+PNC Bank, National Association, 3232 Newark Drive, Miamisburg, OH 45342-5421
cr
cr
                   +Walter D. MacFann, Tri-County Realty, 236 California Road,
                                                                                                     California, PA 15417-9315
                   +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, 4161 Piedmont Parkway, Greensboro, NC 27410)
+Bank of America, P.O. Box 1598, Norfolk, VA 23501-1598
14022135
                  ++BANK OF AMERICA,
14022134
14022136
                   +Bank of America, N.A.,, P.O. Box 660933, Dallas, TX 75266-0933
                    Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013
14022140
15159342
                  Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, Start Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-19 MedExpress, PO Box 719, Dellslow, WV 26531-0719

+Monongahela Valley Hospital, Inc, 1163 Country Club Road, Monother Club Box, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421 PNC Mortgage, 332 Newmark Drive, Miamisburg, OH 45342 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14011430
14007530
14007531
                                                                                                  Monongahela, PA 15063-1095
14078497
14022155
14007533
                                        Po Box 8703, Dayton, OH 45401-8703
                   +Pnc Mortgage,
                   +R & L Carriers Trucking Company, PO Box 271, Wilmington, OH 45177-0271
+Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
14022156
14007534
14007535
                   +The Bank of New York Mellon, C/O c/o Prober & Raphael,
                     Woodland Hills, CA 91308-4635
                   +The Bank of New York Mellon, Trustee (See B10), c/o Special
8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
14082796
                                                                                   c/o Specialized Loan Servicing LLC,
                    Tru Copy, PO B ox 390, Brownsville, PA 15417
14022160
                    UPMC Physician Services, P.O. Box 371980,
                                                                             Pittsburgh, PA 15250-7980
14022161
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 27 2020 04:28:09
                                                                                                          American Info Source Lp,
14007522
                     Post Office Box 248848, Oklahoma City, OK 73124-8848
14022138
                   +E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 27 2020 04:23:44
                                                                                                                  CCS Collections,
                      2 Wells Avenue, Newton Center, MA 02459-3246
14007523
                   +E-mail/Text: bankruptcy@cavps.com Jun 27 2020 04:23:15
                                                                                               Cavalry Portfolio Serv,
                     Po Box 27288, Tempe, AZ 85285-7288
                   +E-mail/Text: bankruptcy@cavps.com Jun 27 2020 04:23:15
14025627
                                                                                               Cavalry SPV I, LLC,
                     500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
                    E-mail/PDF: DellBKNotifications@resurgent.com Jun 27 2020 04:28:06
14022162
                                                                                                              Webbank/DFS,
                     1 Dell Way, Round Rock, TX 78682
14007525
                    E-mail/Text: mrdiscen@discover.com Jun 27 2020 04:22:09
                                                                                                 Discoverbank, Pob 15316,
                     Wilmington, DE 19850
14022948
                    E-mail/Text: mrdiscen@discover.com Jun 27 2020 04:22:09
                   Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
+E-mail/Text: mrdiscen@discover.com Jun 27 2020 04:22:09 Discove
14007524
                                                                                                Discover Fin Svcs Llc,
                     Po Box 15316, Wilmington, DE 19850-5316
                   +E-mail/Text: bankruptcy.notices@hdfsi.com Jun 27 2020 04:23:30
14007526
                                                                                                         Esb/Harley Davidson Cr.
                     Po Box 21829, Carson City, NV 89721-1829
                   +E-mail/PDF: gecsedi@recoverycorp.com Jun 27 2020 04:27:43
14022146
                                                                                                   GEMB/JC Penney, PO Box 981402,
                     El Paso, TX 79998-1402
14007529
                    E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 27 2020 04:22:17
                                                                                                     Internal Revenue Service,
                     P.O. Box 21125, Philadelphia, PA 19114
                    E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 27 2020 04:28:31
14022139
                                                                                                                  Chase Card Services,
                     PO Box 15298, Wilmington, DE 19850
14022151
                   +E-mail/Text: bankruptcydpt@mcmcg.com Jun 27 2020 04:22:58
                                                                                                   Midland Credit Management,
                     8875 Aero Drive, San Diego, CA 92123-2255
                    E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2020 04:22:40
14007532
                                                                                                        PA Department of Revenue,
                    Banruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 27 2020 04:22:40
14027480
                     Pennsylvania Department of Revenue,
                                                                     Bankruptcy Division PO Box 280946,
                     Harrisburg, Pa. 17128-0946
14007536
                   +E-mail/Text: bankruptcydepartment@tsico.com Jun 27 2020 04:23:32
                                                                                                            Transworld Sys Inc/51,
                     507 Prudential Rd, Horsham, PA 19044-2308
                                                                                                                     TOTAL: 16
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    Harley-Davidson Credit Corp. Successor to Eaglemar
cr
cr
                    PA Dept of Revenue
cr*
                    Federal Home Loan Mortgage Corp, P.O. Box 10826, American Info Source Lp, Post Office Box 248848,
                                                                                       Greenville, SC 29603-0826
                                                                P.O. Box 10826,
                                                                                      Oklahoma City, OK 73124-8848
14022133*
14022145*
                  ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
                   (address filed with court: FIA Card Services, PO Box 15726,
                                                                                                     Wilmington, DE 19886-5726)
                 +Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discoverbank, Pob 15316, Wilmington, DE 19850)
+Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
+Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
14022137*
14022142*
14022141*
14022144*
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### Case 15-20770-JAD Doc 101 Filed 06/28/20 Entered 06/29/20 00:35:52 Desc Imaged Certificate of Notice Page 6 of 6

Page 2 of 2

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Form ID: pdf900
                                                          Total Noticed: 37
           ***** BYPASSED RECIPIENTS (continued) *****
14022149*
             ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
                 PHILADELPHIA PA 19101-7346
               (address filed with court: Internal Revenue Service, P.O. Box 21125,
                Philadelphia, PA 19114)
14007527*
               +Internal Revenue Service,
                                            William S. Moorehead Federal Building,
                                                                                    1000 Liberty Avenue,
                Room 727, Pittsburgh, PA 15222-4107
14022147*
               +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,
                 Room 727, Pittsburgh, PA 15222-4107
               +Internal Revenue Service, P.O. Box 7346,
14007528*
                                                            Philadelphia, PA 19101-7346
               +Internal Revenue Service,
14022148*
                                            P.O. Box 7346,
                                                             Philadelphia, PA 19101-7346
                                           Dellslow, WV 26531-0719
14022150*
               MedExpress, PO Box 719,
14022152*
               +Monongahela Valley Hospital, Inc, 1163 Country Club Road, Monongahela, PA 15063-1095
14022153*
               PA Department of Revenue, Banruptcy Division,
                                                                 PO Box 280946, Harrisburg, PA 17128-0496
                              Po Box 8703,
                                              Dayton, OH 45401-8703
14022154*
               +Pnc Mortgage,
                                 Po Box 9223, Farmington Hills, Mi 30
Fork Mellon, C/O c/o Prober & Raphael,
14022157*
                                                 Farmington Hills, MI 48333-9223
               +Td Auto Finance,
               +The Bank of New York Mellon,
14022158*
                                                                         PO Box 4635,
                 Woodland Hills, CA 91308-4635
                                        507 Prudential Rd, Horsham, PA 19044-2308
14022159*
               +Transworld Sys Inc/51,
                            724 Thimble Shoals Blvd., Newport News, VA 23606-2574
14022143
             ##+Equidata,
                                                                                           TOTALS: 2, * 19, ## 1
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: msch

District/off: 0315-2

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Barbara A. Fein on behalf of Creditor Harley-Davidson Credit Corp. Successor to Eaglemark Savings Bank bfein@sanddlawyers.com, mhanford@sanddlawyers.com
David Neeren on behalf of Creditor PNC Bank, National Association dneeren@rasnj.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
Kenneth D. Henderson on behalf of Creditor PA Dept of Revenue RA-occbankruptcyl@state.pa.us,

RA-occbankruptcy6@state.pa.us
Lauren Berschler Karl on behalf of Creditor PNC Bank, National Association lkarl@rascrane.com,

lbkarl03@yahoo.com
Martin A. Mooney on behalf of Creditor Harley-Davidson Credit Corp. Successor to Eaglemark
Savings Bank kcollins@schillerknapp.com, lgadomski@schillerknapp.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Plaintiff Dale R. Crawford ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor Dale R. Crawford ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com, cblack@udren.com

TOTAL: 11

Date Royd: Jun 26, 2020